Entered on Docket October 23, 2012

GLORIA L. FRANKLIN, CLERK U.S BANKRUPTCY COURT NORTHERN DISTRICT OF CALIFORNIA

1 ROBERT C. BORRIS JR., ESQ. #85415 21550 Foothill Blvd 2 The following constitutes Hayward, CA 94541 the order of the court. Signed October 23, 2012 3 (510) 581 7111 Fax 582 6729 rborrisjr@aol.com 4 5 6 Attorney for Debtors Roger L. Efremsky U.S. Bankruptcy Judge 7 8 UNITED STATES BANKRUPTCY COURT 9 NORTHERN DISTRICT OF CALIFORNIA 10 In re Chapter 13 #12 43380 11 Francis Glenn Tiongson Jacinto & 12 Joan Sahagun Jacinto 13 14 Debtors 15 16 ORDER VALUING LIEN OF JP MORGAN CHASE BANK (NA) 17 On September 19, 2012, Debtors filed a SECOND AMENDED MOTION TO 18 19 VALUE THE LIEN of JP Morgan Chase Bank/Chase Home Loan LLC recorded against 20 the Debtors' real property commonly known as 2695 Shellgate Circle, Hayward, 21 22 California. On or about 5/16/2007 as Alameda County Recorder's Office document 23 #2007188622. (hereinafter the "Lien"). 24 25 The court finds that notice of the motion upon JP Morgan Chase Bank/Chase 26 Home Loan LLC was proper. Said creditor having failed to file timely opposition to 27

Debtors' motion, the court hereby orders as follows:

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- (1) For purposes of Debtor's chapter 13 plan only, the Lien is valued at zero. JP Morgan Chase Bank/Chase Home Loan LLC does not have a secured claim, and the Lien may not be enforced, pursuant to 11 U.S.C. §§ 506, 1322 (b)(2) and 1327.
 - (2) This order shall become part of Debtors' confirmed chapter 13 plan.
- (3) Upon entry of a discharge in Debtors' chapter 13 case, the Lien shall be voided for all purposes, and upon application by Debtors, the court will enter an appropriate form of judgment voiding the Lien.
- (4) If Debtor's chapter 13 case is dismissed or converted to one under another chapter before Debtors obtain a discharge, this order shall cease to be effective and the Lien shall be retained to the extent recognized by applicable nonbankruptcy law, and upon application by JP Morgan Chase Bank/Chase Home Loan LLC, the court will enter an appropriate form of order restoring the Lien.
- (5) Except as provided by separate, subsequent order of this court, the Lien may not be enforced so long as this order remains in effect.

End of Order

1 **Court Service List** 2 **CT CORPORATIONS** 3 JP MORGAN CHASE BANK 818 West 7th Street 4 Los Angeles Ca 90017 5 6 Martha Bronitsky P.O. Box 9077 7 Pleasanton, CA 94566 8 9 JP Morgan Chase Bank 1111 Polaris Parkway 10 Columbus OH 43240 11 Chase Home Mortgage LLC 12 194 Wood Ave S 13 **Iselin NJ 08830** 14 Chase Home Mortgage LLC 15 c/o authorized agent Steven Lawrence 16 Alvarado and Associates 1 MacArthur Place 210 17 Santa Ana CA 92707 18 19 Chase Home Mortgage LLC c/o CT Corporation Systems 20 818 West 7th Street 21 Los Angeles Ca 90017 22 23 24 25 26

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